

A stylized, light blue illustration of the Tennessee State Capitol building is centered in the background. The building features a prominent portico with eight columns and a tall, ornate dome topped with a spire. The text "BANK DIVISION" is superimposed over the center of the building.

BANK DIVISION

BANK DIVISION

The **BANK DIVISION** has legal responsibility for assuring the Tennessee state-chartered banking system runs on a safe and sound basis. In its supervisory role, the Bank Division periodically examines the financial soundness of all state-chartered banks, savings banks, and non-depository independent trust companies. Bank examiners perform evaluations of each institution's assets, liabilities, income and expenses; monitor compliance with governing laws and regulations; and rate the effectiveness of the institution's management. The adequacy of capital is assessed to assure the protection of depositors. Examiners assigned to this Division review the Information Technologies functions of state-chartered financial institutions for compliance with generally accepted Information Technologies practices and for adherence to departmental regulations. Bank Division staff also examine Business and Industrial Development Corporations (BIDCOs) for compliance with governing statutes, investigate consumer complaints, and evaluate applications for new institutions, branches, expanded financial activities, and corporate reorganizations. At year-end 2000, the Bank Division oversaw the affairs of one hundred and eighty-five financial institutions, consisting of one hundred and sixty-nine banks, three BIDCOs, and thirteen independent non-depository trust companies.

The Department was able to meet the statutory obligation of examining all institutions on either a twelve-month or an eighteen-month basis. This was accomplished through coordination with federal banking regulators.

BANK EXAMINATION

At year-end 2000, consolidated total assets of our Tennessee state-chartered banks totaled \$21.9 billion, representing a \$1.4 billion increase over prior year-end. Excluding those banks that have been organized less than two years (DeNovo banks), the average annualized asset growth rate was 11.59%.

At year-end 2000, Tennessee state-chartered banks had consolidated capital totaling \$2.2 billion, a \$253 million increase or 13.31% over prior year-end. Our banks, overall, remain well capitalized and profitable.

Tennessee's economy has experienced an extended period of economic expansion, but signs of slowing are evident. Overall, state-chartered banks have an average past due ration of 3.40%, up sixty basis points from prior year-end. Our banks continue to experience tremendous loan growth and have maintained basically a healthy loan portfolio.

Overall, Tennessee banks reported healthy financial conditions throughout 2000. Our state-chartered banks, as a whole, are capably positioned, strategically and financially, to meet new opportunities in the wake of sweeping financial reform legislation and continuing technological and financial innovation.

TRUST EXAMINATION

Because of much preparation, the anticipated information system malfunction regarding the century date change did not occur. What did happen was that independent trust institutions in Tennessee met the challenge head-on and did not experience any computer malfunctions of any significance. Additionally, no information systems related problems occurred, or were made known as the year progressed, that could not be addressed in the normal course of business. Nevertheless, examiners continue to monitor the adequacy, testing, and direct oversight of trust institutions' contingency plans.

At year-end 2000, the Department supervised a total of 13 independent, non-depository trust companies. These companies reported consolidated total assets of \$33.4 million with trust assets under management of \$5.7 billion. Additionally, their aggregated total income for the year amounted to \$7.7 million.

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS (BIDCOs)

T.C.A., Section 45-8-225, requires a report to be published annually that summarizes the accomplishments of the various BIDCOs operating in Tennessee. At the end of 2000, the Department supervised the operation of three BIDCOs: 1) Tennessee Business and Industrial Development Corporation; 2) SecurAmerica Business Credit; and, 3) FINOVA Mezzanine Capital. These companies provided financing totaling \$88,558,979.00 to thirty-four small businesses, preserving or creating 2,481 jobs. A summary analysis of the number of dollar amount of loans extended to certain broad categories of industries is detailed as follows:

Category	Number	Dollar Amount
Services	02	\$25,017,500
Manufacturing	12	\$25,916,350
Transportation/Communication	02	\$2,800,000
Retail	11	\$4,051,376
Wholesale	05	\$13,250,000
Construction	01	\$7,523,753
Finance/Insurance/Real Estate	<u>01</u>	<u>\$10,000,000</u>
Total:	34	\$88,558,979

SUMMARY COMMENTS

The Division strives to maintain the highest professional standard while operating its programs and activities as efficiently as possible. A wide range of analytical activities is used to evaluate the financial institution's practices and their financial soundness. Economic and financial systems complexities require that our staff be highly knowledgeable and trained to deal with all issues facing our regulated financial institutions. Ninety-eight percent of the Bank Division's staff participated in various professional educational programs during 2000, with one hundred percent of the Bank Division's field examination staff receiving specialized training during the year. The Division strives to maintain open-door communications with the representatives of our regulated institutions, striving for state charters to be the charters of choice.

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

NEW CHARTERS AND CORPORATE REORGANIZATIONS

BANK DIVISION APPLICATION ACTIVITIES 2000

NEW BANKS OPENED 2000

<u>Date Open</u>	<u>Name of Bank</u>
1-1-2000	Tristar Bank, Dickson, Tennessee
1-14-2000	Tennessee Commerce Bank, Franklin, Tennessee
6-26-2000	First Central Bank of Monroe County, Sweetwater, Tennessee (Frontier Bank, Chattanooga, Tennessee)
11-1-2000	Academy Bank, Lebanon, Tennessee
11-20-2000	Insuror's Bank of Tennessee, Nashville, Tennessee
11-30-2000	Traditions First Bank, Erin, Tennessee
12-11-2000	Peoples Bank of Bedford County, Shelbyville, Tennessee

NO NEW TRUST COMPANIES OPENED 2000

MERGERS 2000

<u>Date of Merger</u>	<u>Names of Institutions</u>
2-12-2000	First State Bank, Covington, Tennessee, merged with and into Union Planters Bank, NA, Memphis, Tennessee
3-20-2000	Bank of Adamsville, Adamsville, Tennessee, merged into Citizens State Bank, Parsons, Tennessee (Community South Bank new name)
4-21-2000	First Volunteer Bank of Southeast Tennessee, Etowah, Tennessee, merged with and into First Volunteer Bank of Tennessee, Chattanooga, Tennessee
5-10-2000	Lincoln County Bank, Fayetteville, Tennessee, merged with and into Regions Bank, Birmingham, Alabama
5-10-2000	Bank of Huntland, Huntland, Tennessee, merged with and into Regions Bank, Birmingham, Alabama
6-26-2000	Tri-Cities Bank and Trust, Blountville, Tennessee, merged into First Virginia Banks, Bristol, Virginia
8-18-2000	Heritage Bank, Clarksville, Tennessee, merged into Old National Bank, Lawrenceville, Illinois
9-14-2000	Lewis County Bank, Hohenwald, Tennessee, merged into Community South Bank, Parsons, Tennessee

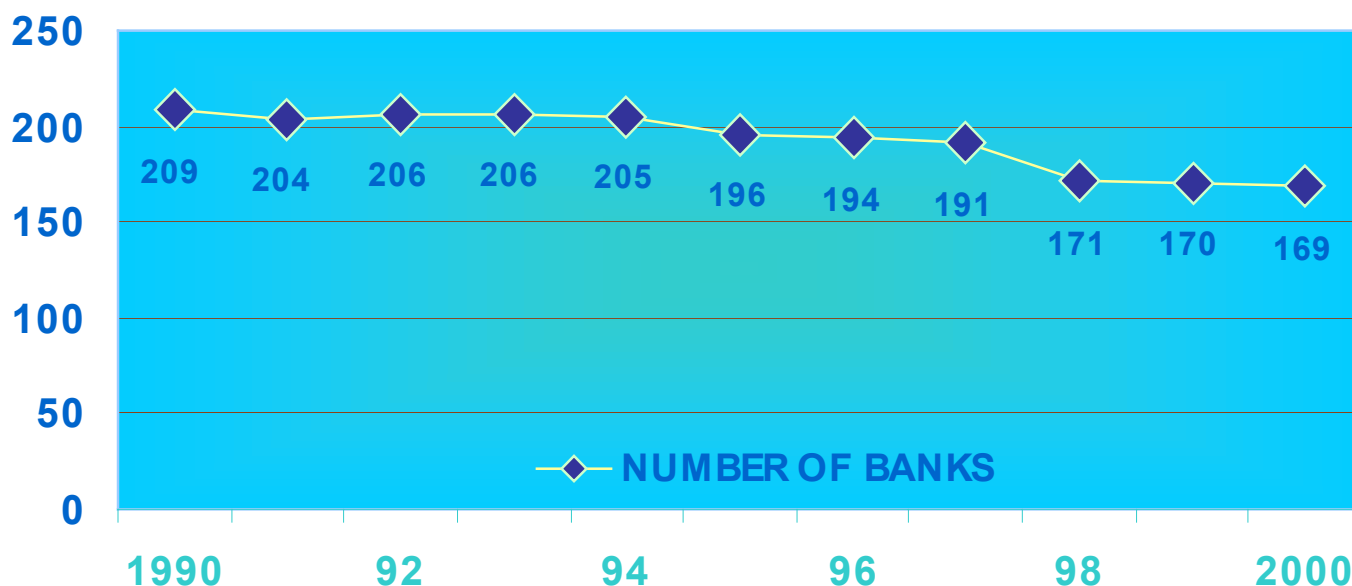
NO 100% PURCHASE AND ASSUMPTION TRANSACTIONS 2000

TRUST COMPANIES LEAVING SYSTEM

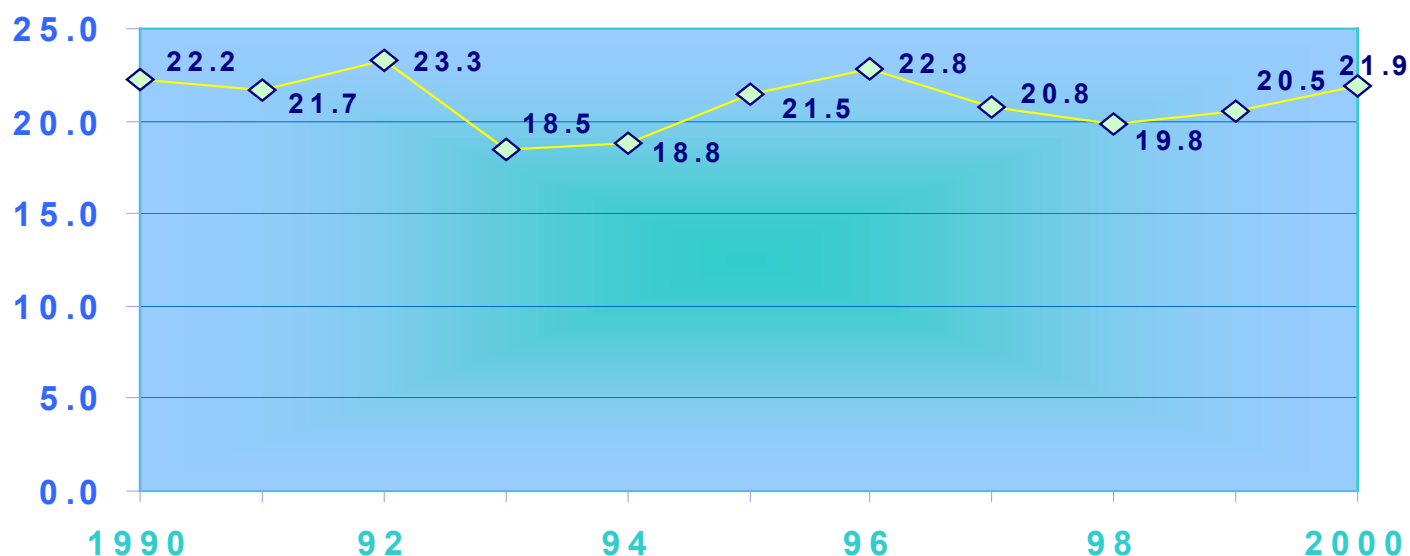
9-8-2000	First Southern Trust Company, Memphis, Tennessee, amended charter to not have fiduciary activities.
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TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE-CHARTERED BANKS IN TENNESSEE

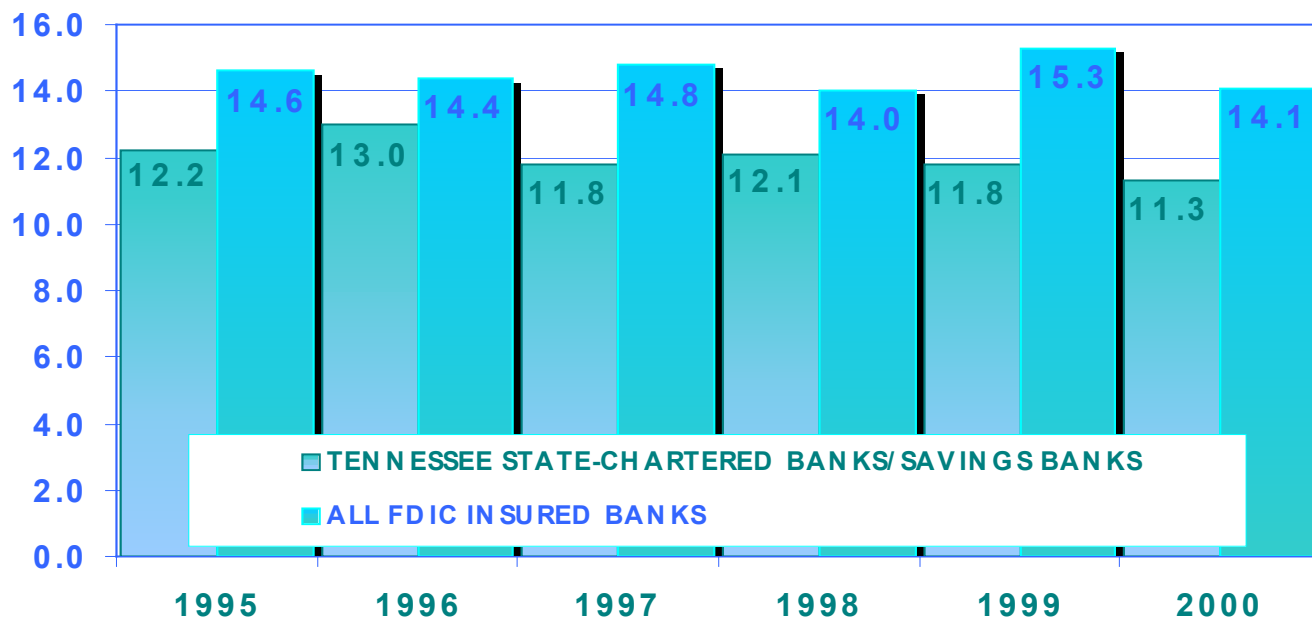


ASSETS OF STATE-CHARTERED BANKS IN TENNESSEE (IN BILLIONS)

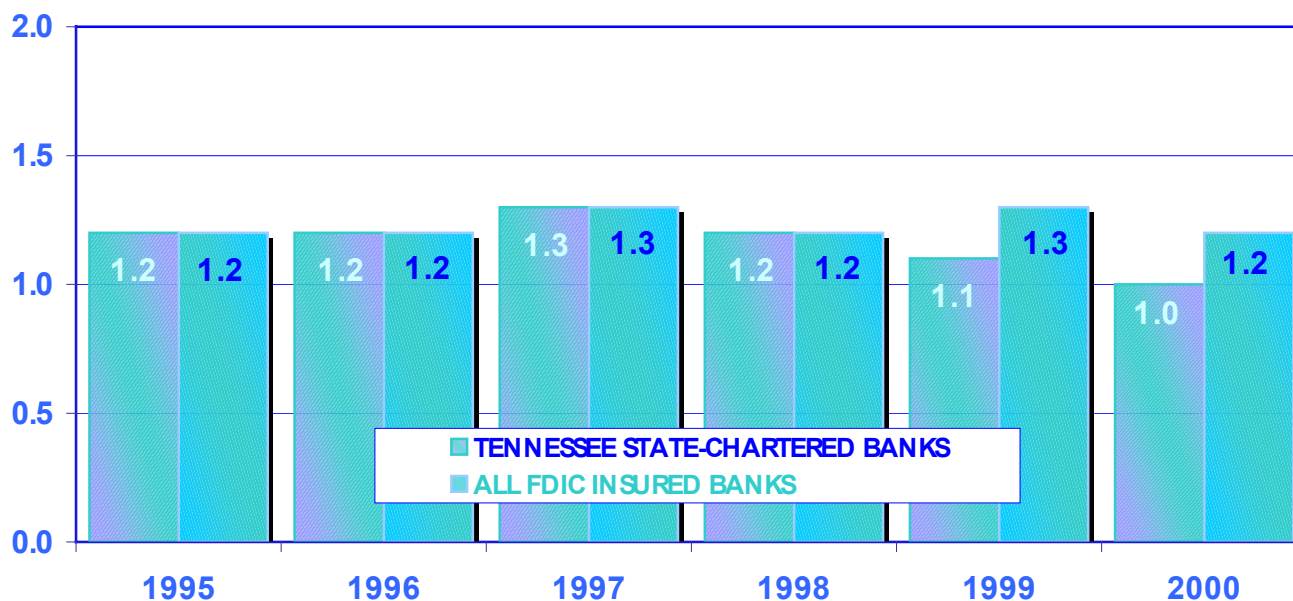


TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

RETURN ON EQUITY



RETURN ON ASSETS



TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

KEY BANK RATIOS

(December 31, 2000)

AVERAGE FOR TENNESSEE STATE-CHARTERED BANKS

Indicates Bank Strength

Core Capital (Leverage) Ratio 9.83%

Indicates Bank Liquidity

Net Loans to Deposits 76.46%

Net Loans to Assets 65.32%

Indicates Bank's Ability to Absorb Loan Losses

Allowance for Loan and Lease Losses 1.49%

Indicates Bank Stockholders' Return on Investment

Net Income to Average Total Equity 11.34%

Indicates Bank Profitability

Net Income to Average Total Assets 1.04%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

TENNESSEE STATE-CHARTERED BANKS

Consolidated Balance Sheet

(IN MILLIONS)

	December 2000	December 1999	\$ Change	% Change
ASSETS				
Cash and Due from Banks	780	912	(132)	-14.47%
Securities	4,606	4,390	216	4.92%
Federal Funds Sold and Securities Purchased Under Agreement to Resell	667	385	282	73.25%
Total Loans and Leases	14,966	14,065	901	6.41%
Allowance for Loan & Lease Losses	-213	(192)	(21)	10.94%
Assets held in Trading Accounts	0	-	-	-
Premises and Fixed Assets	517	470	47	10.00%
Other Real Estate Owned	49	37	12	32.43%
Investments in Unconsolidated Subsidiaries	49	50	(1)	-2.00%
Customer Liabilities	0	-	-	-
Intangible Assets	98	42	56	144.44%
Other Assets	383	348	35	10.06%
TOTAL ASSETS	21,902	20,057	1,395	6.80%
LIABILITIES				
Non-Interest Bearing Deposits	2,120	2,099	21	1.00%
Interest Bearing Accounts	16,442	15,229	1,213	7.97%
TOTAL DEPOSITS	18,562	17,328	1,234	7.12%
Federal Funds Purchased and Securities Sold Under Repurchase Agreement	315	401	(86)	-21.45%
Demand Notes Issued to the U. S. Treasury	3	3	-	0.00%
Trading Liabilities	0	-	-	-
Other Borrowed Money	667	701	(34)	-4.85%
Banks Liability on Acceptances Outstanding	0	-	-	-
Subordinated Notes and Debentures	0	-	-	-
Other Liabilities	201	173	28	16.18%
TOTAL LIABILITIES	19,748	18,606	1,142	6.14%
EQUITY CAPITAL				
Preferred Stock	9	10	(1)	-10.00%
Common Stock	176	175	1	0.57%
Surplus	673	523	150	28.68%
Undivided Profits	1,299	1,260	39	3.10%
Accumulated Other Comprehensive Income	-3	(67)	64	-95.52%
TOTAL EQUITY CAPITAL	2,154	1,901	253	13.31%
TOTAL LIABILITIES AND EQUITY CAPITAL	21,902	20,507	1,395	6.80%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

TENNESSEE STATE-CHARTERED BANKS

Consolidated Income Statement

(IN MILLIONS)

	December 2000	December 1999	\$ Change	% Change
Interest Income	1,643	1,536	107	6.97%
Interest Expense	817	692	125	18.06%
NET INTEREST INCOME	826	844	-18	-2.13%
Non-Interest Income	174	169	5	2.96%
Non-Interest Expense	-619	-619	0	0.00%
Provision for Loan Losses	-85	-67	18	26.87%
Securities Gains/Losses	-2	0	-2	100.00%
Pre-Tax Net Income	294	327	-33	-10.09%
Applicable Income Taxes	86	104	-18	-17.31%
NET OPERATING INCOME	208	223	-15	-6.73%
Extraordinary Gains/Losses	0	0	0	0.00%
NET INCOME	208	223	-15	-6.73%
TOTAL CASH DIVIDENDS	96	134	-38	-28.36%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

NATIONALLY-CHARTERED BANKS

Consolidated Balance Sheet

(IN MILLIONS)

	December 2000	December 1999	\$ Change	% Change
ASSETS				
Cash and Due from Banks	2,430	3,057	(627)	-20.51%
Securities	13,493	14,948	(1,425)	-9.55%
Federal Funds Sold and Securities Purchased				
Under Agreement to Resell	306	1,129	(823)	-72.90%
Total Loans and Leases	43,139	45,199	(2,060)	-4.56%
Allowance for Loan & Lease Losses	(564)	(638)	75	-11.60%
Assets held in Trading Accounts	560	493	67	13.59%
Premises and Fixed Assets	1,078	1,178	(100)	-8.49%
Other Real Estate Owned	64	58	6	10.34%
Investments in Unconsolidated Subsidiaries	27	25	2	-8.49%
Customer Liabilities	41	58	(17)	-29.31%
Intangible Assets	2,029	2,075	(46)	-2.22%
Other Assets	2,562	2,524	38	1.51%
TOTAL ASSETS	65,165	70,076	(4,911)	-7.01%
LIABILITIES				
Non-Interest Bearing Deposits	6,206	6,643	(437)	-6.58%
Interest Bearing Accounts	37,345	40,995	(3,650)	-8.90%
TOTAL DEPOSITS	43,551	47,638	(4,087)	-7.01%
Federal Funds Purchased and Securities				
Sold Under Repurchase Agreement	7,524	7,855	(331)	-4.21%
Demand Notes Issued to the U. S. Treasury	3	3	0	0.00%
Trading Liabilities	20	66	(46)	-69.70%
Other Borrowed Money	5,691	6,516	(925)	-12.66%
Banks Liability on Acceptances Outstanding	41	58	(17)	-29.31%
Subordinated Notes and Debentures	571	441	20	3.63%
Other Liabilities	2,066	1,625	441	27.14%
TOTAL LIABILITIES	59,467	64,312	(4,845)	-7.53%
EQUITY CAPITAL				
Preferred Stock				
Common Stock	147	176	(29)	-16.48%
Surplus	2,333	2,323	10	0.43%
Undivided Profits	3,235	3,463	(228)	-6.58%
Accumulated Other Comprehensive Income	(17)	(198)	181	-91.41%
TOTAL EQUITY CAPITAL	5,698	5,764	(66)	-1.15%
TOTAL LIABILITIES AND EQUITY CAPITAL	65,165	70,076	(4,911)	-7.01%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

NATIONALLY-CHARTERED BANKS

Consolidated Income Statement

(IN MILLIONS)

	December 2000	December 1999	\$ Change	% Change
Interest Income	4,716	4,701	15	0.32%
Interest Expense	-2,492	-2,231	261	11.70%
NET INTEREST INCOME	2,224	2,470	-246	-9.96%
Non-Interest Income	2,381	2,298	83	3.61%
Non-Interest Expense	-3,201	-3,127	74	2.37%
Provision for Loan Losses	-163	-157	6	3.82%
Securities Gains/Losses	-3	-6	3	-50.00%
Pre-Tax Net Income	1,238	1,478	-240	-16.24%
Applicable Income Taxes	-407	-507	-100	-19.72%
NET OPERATING INCOME	831	971	-140	-14.42%
Extraordinary Gains/Losses	0	0	0	0%
NET INCOME	831	971	-140	-14.42%
TOTAL CASH DIVIDENDS	535	659	-124	-18.82%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS STATE-CHARTERED BANKS

CITY	BANK	(a) Cash	(b) Invest- ments	(c) Total Loans	(d) Loan Loss Res.	(e) Other Assets	Total Assets	(f) Total Deposits	(g) Other Liabilities	(h) Equity Capital	(i) Net Income
ADAMSVILLE	Farmers & Merchants Bank	2,003	7,032	18,015	323	1,118	27,845	22,647	2,302	2,896	175
ALAMO	The Bank of Alamo	1,721	21,635	56,239	728	2,747	81,614	65,256	9,334	7,024	1,007
ASHLAND CITY	Community Bank & Trust Co. of Cheatham Cty	872	13,690	16,833	212	2,780	33,963	27,069	178	6,716	20
ATWOOD	Citizens Bank & Trust Company	568	4,351	8,925	75	365	14,134	12,714	140	1,280	126
BARRETVILLE	Peoples Bank	8,485	112,731	184,701	2,290	14,470	318,097	262,130	3,967	52,000	4,802
BARTLETT	Bank of Bartlett	11,773	143,419	281,422	3,140	13,614	447,088	388,744	29,929	28,415	3,521
BELFAST	Bank of Belfast	1,408	4,198	15,466	180	477	21,369	19,003	101	2,265	184
BELLS	Bank of Crockett	3,695	21,584	46,818	643	2,733	74,187	63,903	2,674	7,610	1,048
BELLS	Bells Banking Company	1,515	13,773	13,555	154	645	29,334	25,000	609	3,725	331
BENTON	Benton Banking Company	3,321	9,560	63,130	818	3,832	79,025	69,409	2,672	6,944	720
BENTON	Peoples Bank of Polk County	1,220	6,990	14,803	140	663	23,536	20,160	791	2,585	140
BOLIVAR	First South Bank	7,619	30,471	153,461	1,852	10,640	200,339	179,968	4,610	15,761	4,069
BOLIVAR	The Bank of Bolivar	2,458	21,425	54,106	932	4,449	81,506	74,759	822	5,925	-83
BRADFORD	The Bank of Bradford	1,147	25,754	11,514	291	886	39,010	33,205	373	5,432	377
BRENTWOOD	Premier Bank of Brentwood	4,142	10,798	59,010	773	1,356	74,533	61,794	6,611	6,128	718
BRIGHTON	Brighton Bank	2,238	14,390	41,506	439	3,320	61,015	52,781	3,601	4,633	12
BROWNSVILLE	INSOUTH Bank	24,239	110,985	354,036	8,662	28,742	509,340	456,070	12,031	41,239	234
BYRDSTOWN	People's Bank and Trust Co.	2,101	13,180	51,202	782	3,312	69,013	57,897	2,809	8,307	1,284
CAMDEN	Bank of Camden	4,934	55,704	63,187	986	5,749	128,588	111,757	2,243	14,588	1,496
CARTHAGE	Citizens Bank	8,492	131,546	254,085	2,416	9,816	401,523	319,493	3,774	78,256	8,373
CARTHAGE	Cumberland Bank	23,961	15,973	194,769	2,549	14,540	246,694	210,138	18,929	17,627	2,506
CARTHAGE	Community Bank of Smith Cty	3,037	6,908	30,116	304	2,117	41,874	36,350	1,537	3,987	366
CHAPEL HILL	First State Bank	880	12,654	15,814	215	642	29,775	24,366	269	5,140	370
CHATTANOOGA	First Volunteer Bank of TN	8,586	33,776	158,405	1,810	15,467	214,424	189,691	5,555	19,178	2,648
CHATTANOOGA	Cornerstone Community Bank	4,634	22,810	84,574	1,142	5,797	116,673	101,386	5,609	9,678	592
CLARKSVILLE	Farmers and Merchants Bank	11,687	60,904	235,475	2,598	23,483	328,951	301,214	2,765	24,972	1,592
CLARKSVILLE	Legends Bank	2,458	23,536	42,715	552	3,881	72,038	57,497	2,068	12,473	88
CLEVELAND	Cleveland Bank and Trust Co.	11,178	79,644	170,307	2,925	7,623	265,827	231,140	14,283	20,404	4,447
CLEVELAND	The Bank/First Citizens Bank	13,198	76,705	194,763	2,778	8,897	290,785	236,638	31,291	22,856	3,798
CLEVELAND	Bank of Cleveland	4,569	17,208	101,591	1,150	7,640	129,858	114,756	1,406	13,696	2,100
CLEVELAND	Southern Heritage Bank	1,703	12,394	33,107	451	3,266	50,019	40,395	416	9,208	-185
CLIFTON	Peoples Bank	2,065	16,330	54,843	1,089	3,851	76,000	65,908	3,969	6,123	226
CLINTON	The Community Bank of East TN	660	21,186	19,065	238	2,161	42,834	38,474	313	4,047	86
COLLIERVILLE	BankTennessee	4,600	19,897	173,093	2,158	14,500	209,932	176,457	18,428	15,047	1,659
COLUMBIA	Community First Bank & Trust	1,861	26,560	66,874	897	4,957	99,355	87,752	781	10,822	369
COOKEVILLE	Bank of Putnam County	6,392	98,027	86,807	891	7,426	197,761	181,777	1,526	14,458	1,978
COPPERHILL	Century South Bank of Polk Cty	2,567	10,026	78,986	1,765	3,556	93,370	81,499	3,426	8,445	991
CORDOVA	First Alliance Bank	799	3,830	22,758	294	872	27,965	22,278	295	5,392	-248
CORNERSVILLE	Farmer's Bank	1,702	19,013	48,706	864	3,526	72,083	63,253	1,035	7,795	550
CROSSVILLE	Cumberland County Bank	4,841	51,028	64,028	553	2,666	122,010	111,281	1,410	9,319	1,756
DECATURVILLE	Decatur County Bank	2,120	31,052	33,898	605	3,636	70,101	53,549	7,740	8,812	706
DICKSON	Bank of Dickson	5,247	62,363	79,630	808	5,024	151,456	122,626	9,794	19,036	1,745
DICKSON	TriStar Bank	939	5,789	20,955	300	1,435	28,818	21,673	127	7,018	-486
DRESDEN	The Weakley County Bank	3,129	21,691	25,220	547	11,739	61,232	51,398	4,517	5,317	592
DUNLAP	Sequatchie County Bank	1,562	13,810	29,414	368	3,399	47,817	39,703	454	7,660	492

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

CITY	BANK	(a) Cash	(b) Invest- ments	(c) Total Loans	(d) Loan Loss Res.	(e) Other Assets	Total Assets	(f) Total Deposits	(g) Other Liabilities	(h) Equity Capital	(i) Net Income
DUNLAP	Citizens Tri-County Bank	7,701	31,912	152,187	1,857	12,144	202,087	179,141	8,006	14,940	2,934
DYER	The Farmers & Merchants Bank	1,142	20,788	25,949	373	2,178	49,684	42,542	2,839	4,303	507
DYER	Bank of Dyer	2,796	6,903	35,383	355	3,367	48,094	36,439	8,189	3,466	363
DYERSBURG	Security Bank	6,416	46,842	75,951	1,063	6,038	134,184	113,020	8,511	12,653	767
ELIZABETHTON	Citizens Bank	15,728	100,466	398,447	4,603	32,732	542,770	390,348	98,285	54,137	10,141
ELIZABETHTON	Carter County Bk of Elizabethton	7,028	42,243	125,506	1,449	4,536	177,864	158,800	3,797	15,267	3,436
ERIN	Traditions First Bank	3,656	2,806	1,152	23	310	7,901	2,831	15	5,055	-258
FRANKEWING	Bank of Frankewing	1,863	15,717	52,918	784	5,913	75,627	66,252	1,388	7,987	574
FRANKLIN	Tennessee Commerce Bank	1,162	9,096	32,420	736	749	42,691	35,502	528	6,661	-1,748
FRIENDSHIP	Bank of Friendship	3,121	25,886	82,150	1,689	3,598	113,066	95,638	8,119	9,309	772
GAINESBORO	Jackson Bank & Trust	4,795	25,734	112,387	2,509	8,671	149,078	122,131	14,125	12,822	611
GAINESBORO	Citizens Bank	1,528	18,366	23,444	1,166	1,726	43,898	38,657	382	4,859	-436
GALLATIN	First Independent Bank	7,136	25,721	60,063	778	3,957	96,099	84,854	2,892	8,353	1,038
GATES	Gates Banking and Trust Co.	901	10,961	16,906	272	937	29,433	26,096	331	3,006	299
GERMANTOWN	Nashoba Bank	3,145	17,946	148,000	1,536	3,966	171,521	146,961	12,547	12,013	1,544
GERMANTOWN	Trust One Bank	13,063	100,328	241,516	3,547	15,205	366,565	328,242	16,383	21,940	2,189
GERMANTOWN	Community Commercial Bank	2,880	28,083	88,591	1,104	3,170	121,620	101,776	6,141	13,703	570
GLEASON	Bank of Gleason	3,602	37,322	48,731	444	3,176	92,387	77,743	985	13,659	1,404
GREENEVILLE	Greene County Bank	24,072	60,908	668,793	11,728	44,694	786,739	653,510	70,439	62,790	5,955
GREENEVILLE	Andrew Johnson Bank	5,358	17,898	132,684	1,688	6,020	160,272	145,175	2,506	12,591	1,887
GREENFIELD	Greenfield Banking Company	1,411	14,313	25,180	540	1,423	41,787	36,306	445	5,036	469
HALLS	Bank of Halls	1,332	17,632	27,404	334	1,084	47,118	40,793	1,261	5,064	679
HALLS	The Lauderdale County Bank	1,919	8,151	22,086	237	2,309	34,228	28,605	2,892	2,731	198
HARROGATE	Commercial Bank	6,319	33,620	155,297	1,404	11,869	205,701	166,603	19,801	19,297	2,204
HARTSVILLE	Citizens Bank	2,264	13,733	48,504	595	1,924	65,830	58,358	1,686	5,786	854
HENDERSON	First State Bank	5,159	72,511	53,740	750	3,293	133,953	109,005	1,452	23,496	841
HENDERSON	Chester County Bank	4,299	7,243	25,437	379	1,388	37,988	34,787	289	2,912	310
HUNTINGDON	Carroll Bank and Trust	5,143	37,014	87,398	1,044	7,821	136,332	111,547	8,610	16,175	1,465
HUNTINGDON	Bank of Huntingdon	4,920	55,746	95,074	1,588	5,698	159,850	138,288	2,589	18,973	2,141
JACKSBORO	First Volunteer Bank of East TN	1,763	30,500	62,410	716	5,076	99,033	89,751	775	8,507	1,773
JACKSON	The Bank of Jackson	2,263	12,507	47,205	651	1,842	63,166	54,303	1,202	7,661	452
JAMESTOWN	Union Bank	3,698	35,006	59,822	1,026	5,703	103,203	86,199	874	16,130	1,107
JAMESTOWN	First Volunteer Bank of the Upper Cumberland	2,730	9,161	41,816	515	4,281	57,473	52,174	643	4,656	1,243
JASPER	Citizens State Bank	2,194	6,634	37,829	381	2,729	49,005	44,229	609	4,167	580
JEFFERSON CITY	First Peoples Bank of Tennessee	4,256	13,529	69,773	1,170	3,062	89,450	79,517	3,404	6,529	960
JELICO	Union Bank	2,069	18,233	22,390	285	3,208	45,615	37,664	580	7,371	616
JOHNSON CITY	First Bank and Trust Co. of TN	2,988	1,865	59,417	601	4,460	68,129	61,215	1,761	5,153	748
JOHNSON CITY	People's Community Bank	4,143	26,754	85,486	997	3,783	119,169	106,790	2,842	9,537	896
JOHNSON CITY	State of Franklin Savings Bank	4,939	56,274	135,947	1,030	7,276	203,406	163,645	24,346	15,415	1,603
KENTON	First State Bank	11,429	94,431	170,177	2,127	14,774	288,684	246,516	18,981	23,187	730
KINGSPORT	Bank of Tennessee	12,588	62,303	301,271	4,000	11,739	383,901	340,240	15,440	28,221	2,400
KNOXVILLE	BankFirst	25,494	101,781	485,155	9,622	102,180	704,988	508,043	96,333	100,612	0
KNOXVILLE	First Vantage Bank-Tennessee	10,056	29,830	124,368	1,379	5,367	168,242	139,714	12,590	15,938	1,937
LAFAYETTE	Citizens Bank of Lafayette	10,623	92,312	137,186	1,402	7,945	246,664	223,134	1,381	22,149	2,859
LAFAYETTE	Macon Bank and Trust Company	5,036	71,652	88,250	1,335	4,535	168,138	148,124	1,353	18,661	1,650
LAWRENCEBURG	First Volunteer Bank of Middle TN	1,770	10,062	39,580	447	4,816	55,781	49,400	1,638	4,743	909
LEBANON	Wilson Bank and Trust	18,256	105,629	377,719	3,690	19,628	517,542	449,973	33,191	34,378	5,351
LEBANON	Academy Bank	957	5,572	8,738	112	1,519	16,674	11,967	138	4,569	-425
LENOIR CITY	First Central Bank	5,409	39,001	76,808	738	6,116	126,596	115,066	999	10,531	1,315
LEWISBURG	Peoples and Union Bank	3,660	49,612	110,358	1,181	2,948	165,397	152,911	1,187	11,299	2,356
LEXINGTON	First Bank	11,205	77,588	414,658	5,736	26,541	524,256	412,979	56,244	55,033	7,186

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

CITY	BANK	(a) Cash	(b) Invest- ments	(c) Total Loans	(d) Loan Loss Res.	(e) Other Assets	Total Assets	(f) Total Deposits	(g) Other Liabilities	(h) Equity Capital	(i) Net Income
LIBERTY	Liberty State Bank	3,181	28,452	51,823	983	3,710	86,183	78,736	595	6,852	570
LIVINGSTON	Union Bank & Trust Company	2,142	33,053	28,964	1,019	4,643	67,783	61,559	721	5,503	2,238
LIVINGSTON	American Savings Bank	303	8,610	32,244	393	1,777	42,541	37,435	1,734	3,372	382
LOBELVILLE	Bank of Perry County	2,532	13,233	51,570	688	1,397	68,044	56,507	660	10,877	1,392
LYNCHBURG	The Farmers Bank of Lynchburg	784	28,260	44,448	389	2,562	75,665	66,535	470	8,660	594
MADISONVILLE	Peoples Bank of Monroe County	2,638	11,999	41,899	641	3,490	59,385	52,575	272	6,538	450
MANCHESTER	Peoples Bank & Trust Company	1,634	23,715	23,467	282	3,041	51,575	44,764	1,656	5,155	512
MANCHESTER	Coffee County Bank	1,512	8,529	20,622	673	855	30,845	26,360	535	3,950	403
MARTIN	City State Bank	3,615	24,225	59,963	745	16,478	103,536	85,949	7,855	9,732	1,188
MARYVILLE	Citizens Bank of Blount County	7,025	98,075	183,922	2,332	7,416	294,106	254,253	11,181	28,672	4,166
MARYVILLE	The Home Bank of Tennessee	3,229	22,224	50,238	628	4,622	79,685	63,817	9,418	6,450	558
MASON	The Bank of Mason	923	4,099	3,385	68	385	8,724	7,613	177	934	46
MAURY CITY	Planters Bank of Maury City	737	5,106	22,063	412	649	28,143	24,858	471	2,814	321
MAYNARDVILLE	First State Bank	3,694	13,283	21,074	317	2,025	39,759	33,983	377	5,399	329
MC KENZIE	McKenzie Banking Company	5,117	24,820	48,066	2,501	3,428	78,930	70,968	723	7,239	1,256
MEDINA	Medina Banking Co.	2,195	13,609	11,343	180	793	27,760	23,279	265	4,216	322
MEMPHIS	Tri-State Bank of Memphis	4,155	48,406	71,347	1,000	4,061	126,969	112,833	1,137	12,999	886
MEMPHIS	Independent Bank	5,232	47,945	165,437	2,020	7,530	224,124	201,222	3,575	19,327	1,595
MEMPHIS	MemphisFirst Community Bank	829	8,449	12,456	155	542	22,121	18,350	154	3,617	-124
MILAN	The Bank of Milan	1,018	15,263	47,163	685	3,574	66,333	46,924	14,437	4,972	253
MORRISTOWN	Union Planters Bk of the Lakeway	3,793	22,059	145,285	2,262	5,929	174,804	141,836	18,767	14,201	3,422
MOSCOW	The Bank of Moscow	2,003	7,364	33,661	273	1,956	44,711	36,881	3,511	4,319	433
MOUNTAIN CITY	Farmers State Bank	2,964	36,572	61,101	784	2,081	101,934	87,909	531	13,494	1,175
MOUNTAIN CITY	Johnson County Bank	1,499	7,065	59,663	432	3,325	71,120	55,952	8,668	6,500	878
MUNFORD	The Munford Union Bank	3,483	34,647	65,950	833	5,438	108,685	94,265	5,539	8,881	1,675
MURFREESBORO	Rutherford Bank and Trust	2,834	6,004	37,982	476	2,731	49,075	44,330	310	4,435	160
MURFREESBORO	Bank of Murfreesboro	3,530	27,919	78,884	934	8,132	117,531	100,241	5,565	11,725	404
NASHVILLE	Citizens Savings Bk and Trust Co.	3,964	11,159	26,485	396	726	41,938	38,038	576	3,324	500
NASHVILLE	The Community Bank	4,488	14,354	100,587	1,007	5,391	123,813	99,406	16,034	8,373	780
NASHVILLE	The Bank of Nashville	10,737	70,575	270,568	4,622	6,695	353,953	282,401	39,371	32,181	2,917
NASHVILLE	Capital Bank & Trust Company	5,959	37,405	117,354	1,886	8,246	167,078	144,419	7,378	15,281	1,087
NASHVILLE	Insurors Bank of Tennessee	849	5,852	142	0	435	7,278	1,874	44	5,360	-492
NEW TAZEVELL	Citizens Bank	2,189	43,768	56,489	647	13,641	115,440	101,027	3,164	11,249	-277
OAK RIDGE	TNBANK	1,564	18,496	55,857	694	3,414	78,637	68,273	4,095	6,269	389
OAKLAND	Oakland Deposit Bank	3,674	10,991	51,154	531	5,618	70,906	61,932	3,762	5,212	1,005
ONEIDA	First Trust and Savings Bank	3,383	8,584	53,848	661	2,776	67,930	62,207	388	5,335	405
OOLTEWAH	Community Trust & Banking Co.	904	3,872	25,289	344	2,879	32,600	23,018	2,974	6,608	8
PARIS	Commercial Bank & Trust Co.	9,744	75,406	222,642	4,282	17,822	321,332	288,330	2,190	30,812	3,883
PARIS	Security Bank and Trust Company	2,183	25,959	73,922	757	3,697	105,004	95,854	933	8,217	1,342
PARSONS	Farmers Bank	1,328	7,830	25,171	583	1,624	35,370	31,166	1,419	2,785	73
PARSONS	Community South Bank	8,448	54,366	155,726	2,842	13,395	229,093	176,609	31,372	21,112	1,882
PIGEON FORGE	Tennessee State Bank	8,497	68,817	233,506	3,372	18,810	326,258	273,663	26,160	26,435	3,701
PORTLAND	The Farmers Bank	11,950	72,315	131,648	1,776	10,120	224,257	193,774	8,377	22,106	2,986
PORTLAND	Volunteer State Bank	6,457	27,617	96,715	1,083	5,810	135,516	119,881	3,105	12,530	1,673
RIPLEY	Bank of Ripley	4,594	60,076	75,090	817	6,979	145,922	114,938	11,976	19,008	1,101
ROGERSVILLE	The Citizens Bank of East TN	3,163	33,439	74,025	986	6,342	115,983	106,019	2,382	7,582	901
ROGERSVILLE	First Community Bank of East TN	3,425	12,059	101,233	1,012	7,178	122,883	95,726	16,366	10,791	1,280
RUTLEDGE	Citizens Bank and Trust Co.	5,647	25,363	103,773	3,218	5,790	137,355	110,089	5,166	22,100	1,165
SARDIS	The Peoples Bank	921	10,316	19,595	304	1,180	31,708	27,363	601	3,744	335
SAVANNAH	The Hardin County Bank	4,928	35,607	118,022	909	7,890	165,538	145,607	5,004	14,927	1,688

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

CITY	BANK	(a) Cash	(b) Invest- ments	(c) Total Loans	(d) Loan Loss Res.	(e) Other Assets	Total Assets	(f) Total Deposits	(g) Other Liabilities	(h) Equity Capital	(i) Net Income
SELMER	Home Banking Company	1,309	10,301	28,050	330	1,572	40,902	37,359	612	2,931	329
SEVIERVILLE	Sevier County Bank	6,960	115,156	111,595	1,328	6,227	238,610	207,757	1,070	29,783	3,023
SHARON	The Bank of Sharon	2,227	26,428	92,826	906	16,898	137,473	114,143	13,031	10,299	783
SHELBYVILLE	First Community Bk of Bedford Cty	4,285	35,350	97,144	1,497	7,851	143,133	119,344	7,897	15,892	2,051
SHELBYVILLE	Peoples Bank of Bedford County	1,529	1,386	5,927	13	1,533	10,362	5,421	22	4,919	-388
SMITHVILLE	DeKalb Community Bank	2,047	13,192	46,374	528	2,459	63,544	57,377	1,714	4,453	555
SOMERVILLE	The Somerville Bank & Trust Co.	5,402	31,476	131,509	1,042	5,152	172,497	148,970	1,700	21,827	2,325
SPENCER	Citizens Bank of Spencer	2,546	9,747	13,701	750	1,097	26,341	22,393	422	3,526	460
SPRING CITY	First Bank of Tennessee	7,085	16,000	87,911	713	3,140	113,423	95,852	6,030	11,541	2,413
SWEETWATER	Frontier Bank	4,268	8,627	68,017	850	4,998	85,060	65,349	4,379	15,332	-1,215
TAZEWELL	First Century Bank	8,475	70,625	135,103	1,600	10,354	222,957	202,831	2,602	17,524	1,905
TOONE	Merchants & Planters Bank	3,913	29,729	77,430	1,107	6,983	116,948	101,844	5,479	9,625	925
TRENTON	Bank of Commerce	2,086	10,383	37,490	618	4,533	53,874	42,495	4,472	6,907	223
TRENTON	Citizens City & County Bank	1,640	6,015	19,064	269	2,476	28,926	25,881	291	2,754	-169
TREZEVANT	Farmer's and Merchants Bank	3,124	8,895	69,045	1,036	4,310	84,338	68,297	9,680	6,361	935
TULLAHOMA	American City Bank of Tullahoma	5,360	18,126	67,090	500	5,315	95,391	85,446	1,743	8,202	1,066
UNION CITY	Reelfoot Bank	6,504	12,358	83,770	1,283	8,671	110,020	91,987	8,849	9,184	873
WARTBURG	Citizens First Bank	1,763	7,146	34,442	406	2,901	45,846	41,323	621	3,902	316
WAYNESBORO	The Bank of Waynesboro	1,207	37,128	32,010	1,209	2,646	71,782	63,090	684	8,008	-527
WAYNESBORO	Wayne County Bank	3,963	17,624	91,739	3,137	6,100	116,289	96,364	3,182	16,743	1,338
WINCHESTER	Citizens Community Bank	1,970	16,147	56,007	855	5,090	78,359	65,011	4,280	9,068	1,516
WOODLAND MILLS	The Farmers Bank	657	7,214	6,956	106	305	15,026	13,008	95	1,923	139
TOTALS		780,333	5,272,698	14,966,261	213,207	1,096,007	21,902,092	18,562,181	1,185,655	2,154,256	208,344

(a) Cash—Includes currency/coin, both interest-bearing and non-interest bearing balances due from depository institutions; (b) Invest.—Investments owned: Includes securities, federal funds sold, and securities purchased under agreements to resell; (c) Total Loans—Includes all loans and lease financing receivables, net of unearned income; (d) Loan Loss Reserve—Allowance for Loan and Lease Losses; (e) Other Assets—Includes premises and fixed assets, trading assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customer's liability to bank on acceptances outstanding, intangible assets, and assets not reportable elsewhere.; (f) Total Deposits—Includes all interest bearing and non-interest bearing customer deposits held; (g) Other Liabilities—Includes federal funds purchased, securities sold under agreements to repurchase, demand notes issued to US Treasury, other money, mortgage indebtedness, and obligations under capitalized leases, bank's liability on acceptances outstanding, and all other liabilities; (h) Equity Capital—Includes preferred stock, common stock, surplus, undivided profits, and accumulated other comprehensive income; (i) Net Income—Income earned after all expenses, taxes and extraordinary items.

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

NATIONAL BANKS HEADQUARTERED IN TENNESSEE (IN THOUSANDS)

BANK NAME	CITY	TOTAL ASSETS Dec. 31, 2000	TOTAL ASSETS Dec. 31, 1999
First National Bank and Trust Company	Athens	216,543	195,711
Citizens National Bank of Athens	Athens	295,269	270,271
The First National Bank of Centerville	Centerville	94,033	97,891
SunTrust Bank*	Chattanooga	–	1,515,234
First Farmers and Merchants National Bank	Columbia	650,689	618,994
Rhea County National Bank	Dayton	72,486	68,200
First Citizens National Bank	Dyersburg	499,754	472,008
Erwin National Bank	Erwin	77,846	76,150
Franklin National Bank	Franklin	602,477	429,969
SunTrust Bank*	Knoxville	–	2,285,407
The First National Bank of La Follette	La Follette	145,148	144,534
The Peoples National Bank of La Follette	La Follette	113,095	102,711
First National Bank	Lenoir City	247,084	248,160
Community National Bank of Tennessee	Lexington	46,329	39,500
First National Bank of the Cumberlands	Livingston	272,626	248,273
The First National Bank of Manchester	Manchester	113,316	99,080
The First National Bank of McMinnville	McMinnville	269,084	263,649
First Tennessee Bank	Memphis	17,600,406	17,486,723
National Bank of Commerce	Memphis	7,315,159	5,575,042
Union Planters Bank	Memphis	34,283,976	32,684,807
Enterprise National Bank	Memphis	237,692	201,907
EFS National Bank	Memphis	716,769	444,028
Pinnacle National Bank**	Nashville	39,047	–
SunTrust Bank*	Nashville	–	5,038,651
National Bank of Newport	Newport	131,150	118,027
The First National Bank of Oneida	Oneida	148,480	137,985
The First National Bank of Pikeville	Pikeville	58,622	56,150
SunTrust Bank*	Pulaski	–	338,957
Citizens National Bank	Sevierville	355,746	338,036
Mountain National Bank	Sevierville	104,941	55,987
First National Bank of Tullahoma	Tullahoma	61,456	62,654
The Traders National Bank of Tullahoma	Tullahoma	93,640	83,099
TOTAL		65,164,777	70,076,387

* SunTrust Banks in Chattanooga, Knoxville, Nashville, and Pulaski, merged on January 1, 2000, into SunTrust Bank, Atlanta, Georgia

** Pinnacle National Bank, Nashville, Tennessee, was established on October 27, 2000

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

OUT-OF-STATE BANKS OPERATING BRANCHES IN TENNESSEE (IN THOUSANDS)

BANK NAME	HOME OFFICE	# OF OFFICES IN TN	# OF OFFICES IN TN June 30,	TOTAL TN DEPOSITS June 30, 2000	TOTAL TN DEPOSIT June 30, 1999
ALABAMA					
AmSouth*	Birmingham	212	28	9,135,896	847,402
Colonial Bank	Montgomery	3	5	113,075	88,862
Community Bank	Blountville	2	2	32,650	31,930
Regions Bank	Birmingham	57	41	1,445,447	963,347
SouthTrust Bank, N.A.	Birmingham	12	11	528,630	234,525
GEORGIA					
SunTrust	Atlanta	135	0	5,913,736	0
KENTUCKY					
Home Federal Bank, FSB	Middlesboro	1	1	34,492	27,550
Middlesboro Federal Bank, FSB	Middlesboro	1	1	15,601	12,925
MISSISSIPPI					
BanCorpSouth Bank	Tupelo	31	30	893,377	824,782
NEW JERSEY					
Synergy Federal Savings Bank	Cranford	1	1	7,771	8,466
NEW YORK					
Beacon Federal	East Syracuse	3	0	21,003	0
NORTH CAROLINA					
First Union National Bank	Charlotte	47	47	1,941,102	1,829,336
Bank of America, N.A.**	Charlotte	107	110	4,436,593	4,606,059
OHIO					
Firststar Bank, N.A.	Cincinnati	19	19	419,554	352,403
VIRGINIA					
First Vantage Bank-Tri Cities	Bristol	14	0	235,522	0
TOTALS:		645	296	25,174,449	9,827,587

* First American Bank, N.A., merged without assistance into AmSouth Bank, effective December 31, 1999

** NationsBank, N.A., merged without assistance into Bank of America, N.A., effective July 23, 1999

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE-CHARTERED TRUST COMPANIES

Consolidated Balance Sheet

(TO NEAREST THOUSAND)

	December 2000	December 1999	\$ Change	% Change
ASSETS				
Cash and Due from Banks	14,718	4,743	9,975	210.0%
Securities and Investments	1,957	15,266	-13,309	-87.0%
Premise and Fixed Assets	2,821	1,453	1,368	94.0%
Other Assets	13,911	15,035	-1,124	-7.0%
TOTAL ASSETS	33,407	36,497	-3,090	-8.0%
LIABILITIES				
Other Liabilities	7,698	4,867	2,831	58.0%
TOTAL LIABILITIES	7,698	4,867	2,831	58.0%
Unrestricted Assets	233	200	33	17.0%
Temporarily Restricted Assets	10	17	-7	-41.0%
Permanently Restricted Assets	8	8	0	0.0%
EQUITY CAPITAL				
Preferred Stock	0	414	-414	-100.0%
Common Stock	3,366	3,250	116	4.0%
Less: Treasury Stock	-119	-230	-111	-48.0%
Surplus	7,768	19,270	-11,502	-60.0%
Undivided Profits	14,685	9,075	5,610	62.0%
Deferred Compensation	-239	-341	-102	-30.0%
Unrealized Gains and (Losses)	-3	-33	-030	-91.0%
Total Equity Capital	25,458	31,405	-5,947	-19.0%
TOTAL LIABILITIES AND EQUITY	33,407	36,497	-3,090	-8.0%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE-CHARTERED TRUST COMPANIES

Consolidated Income Statement

(TO NEAREST THOUSAND)

	December 2000	December 1999	\$ Change	% Change
Fee Income	50,791	41,583	9,208	18.0%
NET FEE INCOME	50,791	41,583	9,208	18.0%
Other Income	906	1,249	-343	-27.5%
TOTAL INCOME	51,697	42,832	8,865	20.7%
Operating Expenses	27,187	24,639	2,548	10.3%
Advisor/Consulting Fees	16,827	11,371	5,456	48.0%
Inter-Company Expense (Credit)	-1,308	-231	-1,077	466.2%
Securities (Gains) and Losses	3	17	-14	-82.4%
TOTAL OPERATING EXPENSES	42,709	35,796	6,913	19.3%
Pre-Tax Net Operating Income	8,988	7,036	1,952	27.7%
Applicable Income Taxes	1,019	1,267	-248	-19.6%
NET OPERATING INCOME	7,693	5,575	2,118	38.0%
Extraordinary Gains/Losses	0	0	0	0.0%
NET INCOME	7,693	5,575	2,118	38.0%
TOTAL CASH DIVIDENDS	307	357	-50	-14.0%

TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS

TENNESSEE CHARTERED TRUST COMPANIES

Summary of Individual Trust Companies

(TO NEAREST THOUSAND)

TRUST COMPANY NAME	CITY	A Cash	B Invest	C Other Assets	D Total Assets	E Other Liab.	F Equity Capital	G Net Income	H TAUM	I Com/Col Funds	J # of funds
Independence Trust Company	Franklin	20	929	284	1,233	29	1,204	66	293,816	50,762	2
BankFirst Trust Company	Knoxville	957	0	240	1,197	121	1,076	-84	374,491		
Meridian Trust and Investment	Knoxville	252	369	439	1,060	82	978	125	215,409		
The Trust Company of Knoxville	Knoxville	28	525	804	1,357	170	1,187	77	723,947	165,031	14
Central Trust Company	Memphis	0	0	0	0 (K)	-9	9	282(L)			
Diversified Trust Company	Memphis	0	0	1,376	1,376	287	1,089	672	859,162	347,130	12
First Mercantile Trust Comp.	Memphis	3,669	0	7,059	10,728	3,942	6,786	4,462	1,574,540	1,513,375	94
Investment Counsel & Trust Co.	Memphis	0	11	65	76	45	31	-29	64,441		
Bradford Trust Company (N)	Nashville	3,111	0	5,228	8,339	2,837	5,502	276	786,345		
Equitable Trust Company	Nashville	6,474	0	216	6,690	166	6,524	1,365	789,371		
Guardianship and Trusts Corp.	Nashville	112	123	22	257	6	251 (P)	18	7,383		
Sentinel Trust Company	Nashville	95	0	999	1,094	22	1,072	464	34,261		
TOTAL:		14,718	1,957	16,732	33,407	7,698	25,458	7,694	5,723,166		

FOOTNOTES: (A) Cash – Includes currency and coin, and both interest bearing and non-interest bearing balances due from depository institutions; (B) Investments – Investments Owned; (C) Other Assets – Includes premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets, and other assets; (D) Total Assets – The Sum of (A) through (C); (E) Other Liabilities – Includes all other liabilities; (F) Equity Capital – Includes preferred stock, common stock, surplus, undivided profits, and all other capital reserves net of any unrealized holding gains (losses) on available for sale securities; (G) Net Income – Income earned after all expenses, taxes, and extraordinary items; (H) Total Assets Under Management – Total Discretionary and Non-Discretionary Assets Under Management at market value; (I) Common/Collective Funds – Assets held in Common and/or Collective Investment Funds trustee by company at market value; (J) Number of Funds – Number of Common/Collective Funds; (K) In process of dissolution; (L) Provides administrative services only for employee benefit plans; (M) Operates on a fiscal year ending June 30; (N) Not-for-profit trust company; (O) Operates on a fiscal year ending May 31; (P) Net Assets